

Vic (LKKAUTO)

From: Vic (LKKAUTO)
Sent: Tuesday, 15 October, 2019 9:29 AM
To: Ler, Bernard-JQ
Cc: Admin A; Vic (LKKAUTO)
Subject: RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3
Attachments: Re: MEDICAL MEMO - URGENT : LOD REMINDER / SMA31B AND SJM8140P ON 06/06/2018 ***LKK REF:CC3/AIG18010739/T1hb3 | 8217749545SG-003
Importance: High

Dear Bernard,

We refer further to our below email.

Please be informed that our offer to TP for the LOR was rejected (see attached email).

As such, we amended and proposed below breakdown of claim:

TP CLAIMED		REVISED
Cost of Repair (w/gst)	\$ 100,372.26	\$ 70,210.73
Loss of Rental 1 w/gst (\$202.25 x 3 days) – BUDGET (18-21 June)	\$ 649.22	\$ 963.00
Loss of Rental 2 w/gst (\$156.00 x 2 days) – AVIS (21-23 June)	\$ 333.84	\$ 214.00
Loss of Rental 3 (\$100 x 36 days) – CHAN & SONS (28 June – 3 August)	\$ 3,600.00	\$ 3,000.00
Loss of Use (\$100 x 10 days)	\$ 1,000.00	\$ -
Medical Bills	\$ 3,138.43	\$ 3,062.87
GIA Search Fee	\$ 2.00	\$ 2.00
TOTAL	\$ 109,095.75	\$ 77,452.60

Breakdown of days is as follows:

Recommended days	20 Days
Weekends / Downtime	15 Days
TOTAL	35 Days

For your approval and/or further instruction please.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Auto
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Pte Ltd

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From: Vic (LKKAuto)

Sent: Thursday, 10 October, 2019 1:56 PM

To: Ler, Bernard-JQ

Cc: Admin A; Vic (LKKAuto)

Subject: RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

Dear Bernard,

We refer to your below email and the contents were noted.

We will proceed as instructed.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]

Sent: Thursday, 10 October, 2019 1:49 PM

To: Vic (LKKAuto)

Cc: Admin A

Subject: RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

Dear Vic,

Please be informed that mandate has been approved as follows:

COR: \$70,210.73

LOR: \$2,140.00

MEDICAL: \$3,062.87 (inclusive GST) – **exclude Foam Walker w/gst**

GIA/LTA: \$2

TOTAL: \$75,415.60

***Subj to Final Repair Bill, Rental Invoice & Agreement, GIA/LTA Bill, Medical Bills in order.

Fya please.

Thank you.

Best Regards,

Bernard Ler

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Vic (LKKAUTO) [<mailto:vicalpeh@lkkauto.com>]

Sent: 03 October 2019 16:33

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>

Subject: [EXTERNAL] RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

This message is from an external sender; be cautious with links and attachments.

Dear Bernard,

We refer to your below email.

We had check and confirmed that the towing fee as per estimate is the fixed towing fee by the agent repairer.

As such, our surveyor had recommended the same amount.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]

Sent: Thursday, 3 October, 2019 4:06 PM

To: Vic (LKKAuto)

Cc: Admin A

Subject: RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

Dear Vic,

Further to the below, we would like to check on your recommendation on towing charges (\$195.00), as we understands that dolly towing charges ranging between \$120-140.

Appreciate your advice.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]

Sent: 30 September 2019 14:51

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Cc: Admin A <admin-a@lkkauto.com>

Subject: [EXTERNAL] RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

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Dear Bernard,

Done.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



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From: Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]

Sent: Monday, 30 September, 2019 2:45 PM

To: Vic (LKKAuto)

Cc: Admin A

Subject: RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

Hi Vic,

Can assist to upload the LOD into the Merimen as well?

Thanks.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]

Sent: 30 September 2019 13:51

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: [EXTERNAL] RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

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Dear Bernard,

Done.

Thanks you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]

Sent: Monday, 30 September, 2019 1:47 PM

To: Vic (LKKAuto)

Cc: Admin A

Subject: RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

Dear Vic,

I have requested the above info/docs from TP.

On a side note, please upload LTA rebate into Merimen.

Thanks.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]

Sent: 24 September 2019 14:01

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: [EXTERNAL] RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

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Dear Bernard,

Please find attached email and Memo for your reference.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]

Sent: Wednesday, 11 September, 2019 1:59 PM

To: Vic (LKKAuto)

Cc: Admin A

Subject: RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

Dear Vic,

I have contacted Caroline for this matter.

She is requesting her client to get memo on their own. Please let me if there is any issue.

Thanks.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Vic (LKKAuto) [<mailto:vicalpeh@lkkauto.com>]

Sent: 11 September 2019 13:56

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAuto) <vicalpeh@lkkauto.com>

Subject: [EXTERNAL] RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

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Dear Bernard,

We refer to our below email.

Please be informed that TP is chasing for settlement.

Kindly advise instruction.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Vic (LKKAuto)

Sent: Friday, 23 August, 2019 11:51 AM

To: Ler, Bernard-JQ

Cc: Admin A; Vic (LKKAuto)

Subject: RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

Importance: High

Dear Bernard,

We refer further to our below email and TP repairer is chasing for settlement.

TP repairer had forwarded to us the message from their client as attached.

Kindly advise next course of action.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Vic (LKKAuto)

Sent: Wednesday, 7 August, 2019 2:47 PM

To: Ler, Bernard-JQ

Cc: Admin A; Vic (LKKAuto)

Subject: RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

Dear Bernard,

We refer further to our below email.

TP repairer had forwarded to us the message from their client as attached.

Kindly advise next course of action.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Vic (LKKAuto)

Sent: Thursday, 1 August, 2019 10:30 AM

To: Ler, Bernard-JQ

Cc: Admin A; Vic (LKKAuto)

Subject: RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

Dear Bernard,

We refer to our telephone conversation earlier.

As spoken, we had informed TP repairer as per your below email.

We were informed that the claimants finds it troublesome to dig out all the documentations and may forward the medical claim to their lawyer instead.

Kindly advise.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]

Sent: Thursday, 1 August, 2019 8:59 AM

To: Vic (LKKAuto)

Cc: Admin A

Subject: RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

Dear Vic,

Please explain to TP that the purpose of doctor's memo is to establish that the visit/treatment is due to the accident, as we have cases where the visit is non-accident related.

Hope the above clarifies.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Vic (LKKAUTO) [<mailto:vicalpeh@lkkauto.com>]

Sent: 31 July 2019 19:24

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>

Subject: [EXTERNAL] RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

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Dear Bernard,

We refer further to our below email.

Please be informed that TP had provided to us the requested as attached.

We are still pending for the signed ATA for medical bills.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Vic (LKKAUTO)

Sent: Monday, 29 July, 2019 10:21 AM

To: Ler, Bernard-JQ

Cc: Admin A; Vic (LKKAUTO)

Subject: RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

Dear Bernard,

We refer to your below email and the contents were noted.

We will check and will get back for an update.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]

Sent: Monday, 29 July, 2019 9:59 AM

To: Vic (LKKAuto)

Cc: Admin A

Subject: RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

Dear Vic,

May we request for doctor's memo for the visit on 12 June, 28 July and 30 July?

This is to establish whether the visit and treatment given are related to the accident.

Date	Medical		Remarks
7-Jun	Mount Elizabeth Novena	433.56	A&E Treatment p
11-Jun	Mount Elizabeth Novena	150.93	Follow-up Treatm
12-Jun	Mount Elizabeth Novena	719.05	CTscan post-accid
28-Jul	Mount Elizabeth Novena	460.25	X-Ray of hand and
30-Jul	Mount Elizabeth Novena	1374.64	MRI of wrist post-
	Sub-total	3138.43	

Thanks.

Best Regards,

Bernard Ler
AIG

Complex Claims Examiner
Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

Bernard-JQ.Ler@aig.com | www.aig.com.sg

From: Vic (LKKAUTO) [<mailto:vicalpeh@lkkauto.com>]

Sent: 19 July 2019 10:38

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>

Subject: [EXTERNAL] RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

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Dear Bernard,

We refer to your below email.

Please be informed that resurvey photos were uploaded in merimen.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

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From: Ler, Bernard-JQ [<mailto:Bernard-JQ.Ler@aig.com>]

Sent: Wednesday, 10 July, 2019 5:30 PM

To: Vic (LKKAUTO)

Cc: Admin A

Subject: RE: <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

Hi Vic,

Understand that this is a part-by-part case, please upload before paint photo into Merimen for our perusal.

Thanks.

Best Regards,

Bernard Ler

AIG

Complex Claims Examiner

Claims | AIG Asia Pacific Insurance Pte. Ltd

78 Shenton Way #08-16 Singapore(079120)

Tel +(65) 6419 1946

From: Vic (LKKAUTO) [<mailto:vicalpeh@lkkauto.com>]

Sent: 10 July 2019 17:19

To: Ler, Bernard-JQ <Bernard-JQ.Ler@aig.com>

Cc: Admin A <admin-a@lkkauto.com>; Vic (LKKAUTO) <vicalpeh@lkkauto.com>

Subject: [EXTERNAL] <SEEK MANDATE> Your Ref: 8217749545SG_ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018 LKK REF CC3/AIG18010739/T1hb3

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Your Ref: 8217749545SG

Our Ref: CC3/AIG18010739/T1hb3

Dear Bernard,

ACCIDENT INVOLVING VEHICLES SJM 8140P (OI) AND SMA 31B (TP) ON 06/06/2018

We refer to the subject matter.

It was reported that Insured vehicle was making a right turn at the junction when collided to the TP vehicle. PIR and video footage uploaded in merimen.

A letter was sent out to the Insured to notify TP claim and NCD issues.

The claimant is also claiming for **Medical Bills only** and we are currently pending for the Authorization Letter duly signed by the owner and to confirm no further Injury claim.

Summary to offer to repairer **PERFORMANCE MOTORS LTD** is as follows:

TP CLAIMED		REVISED - TO OFFER
Cost of Repair (w/gst)	\$ 100,372.26	\$ 70,210.73
Loss of Rental w/gst - assorted invoices	\$ 4,583.06	\$ 2,140.00 (\$100 x 20 days)
Loss of Use (\$100 x 10 days)	\$ 1,000.00	\$ 480.00 (\$60 x 8 days)
Medical Bills	\$ 3,138.43	\$ 3,138.43
GIA Search Fee	\$ 2.00	\$ 2.00
TOTAL	\$ 109,095.75	\$ 75,971.16

TP VEHICLE:

MARKET VALUE : \$160,000.00 (est)

LTA REBATE : \$ 67,537.00 (est)

NETT VALUE : \$ 92,463.00 (est)

Breakdown of days is as follows:

Recommended days	20 Days
Weekends / Downtime	8 Days
TOTAL	28 Days

Relevant supporting claim documents are uploaded in merimen for your perusal.

For your approval and/or further instruction please.

Thank you.

Best Regards,

Vic Alpeh | Case Handler

LKK Auto Consultants Pte Ltd

Phone: 6841-2096 | email: vicalpeh@lkkauto.com | fax: 6741-4108

Blk 51, Paya Ubi Industrial Park, Ubi Avenue 1, #02-25 | S(408933)



Save the Earth. Print only when necessary.

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